

Information to identify the case:

Debtor 1	Denise BLOOM	Social Security number or ITIN	xxx-xx-8851
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-24122-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise BLOOM
fka Denise Nodoro

5/5/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Denise BLOOM
Debtor

Case No. 17-24122-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 05, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:

Recip ID	Recipient Name and Address
db	+ Denise BLOOM, 91 Willtop Road, Netcong, NJ 07857-1446
cr	+ U.S. Bank N.A., as trustee, on behalf of the holde, c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
516934767	+ Borough of Netcong, 23 Maple Avenue, Netcong, NJ 07857-1105
516934769	+ Fulton Bank of NJ, f/k/a Skylands Bank, 533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411
516934770	+ General Plumbing Supply, Inc., Attn. Turner Law firm, 76 South Orange Avenue, South Orange, NJ 07079-1935
516934773	+ Nicolette Nodoro, 91 Wiltop Road, Netcong, NJ 07857-1446
517137331	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516934774	+ Select Portfolio Servicing, Inc., Attn. Frankel Lambert, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
516960459	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 05 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 05 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	May 06 2021 00:23:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517111751	EDI: BL-BECKET.COM	May 06 2021 00:23:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516934768	EDI: WFNNB.COM	May 06 2021 00:23:00	Comenity Bank/Venus, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516934771	EDI: IRS.COM	May 06 2021 00:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516934772	Email/Text: PBNCNotifications@peritusservices.com	May 05 2021 20:24:00	Kohl's/Capital One, PO Box 2983, Milwaukee, WI 53201-2983
517070289	EDI: Q3G.COM	May 06 2021 00:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516939928	+ EDI: RMSC.COM	May 06 2021 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516934776	EDI: RMSC.COM	May 06 2021 00:23:00	Synchrony Bank/Care Credit, Attn. Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
516934777	EDI: RMSC.COM	May 06 2021 00:23:00	Synchrony Bank/TJMaxx, Attn. Bankruptcy Dept.,

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516934778	EDI: TFSR.COM	May 06 2021 00:23:00	PO Box 965060, Orlando, FL 32896-5060 Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-9786
518738670	EDI: BL-BECKET.COM	May 06 2021 00:23:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516934780	EDI: WFFC.COM	May 06 2021 00:23:00	Wells Fargo Bank, PO Box 77053, Minneapolis, MN 55480-7753
516984402	EDI: WFFC.COM	May 06 2021 00:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
517085283	EDI: WFFC.COM	May 06 2021 00:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516934781	EDI: WFFC.COM	May 06 2021 00:23:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517175516		U.S. Bank N.A., as trustee, on behalf of the holde
516934775	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08646
516934779	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-9786

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Douglas J. McDonough

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-WMC1 Asset Backed Pass-Through Certificates, Series 2006-WMC1 DMcDonough@flwlaw.com

John A. Lipowski

on behalf of Debtor Denise BLOOM jal1001@aol.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

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Marie-Ann Greenberg

magecf@magtrustee.com

Sean M. O'Brien

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp.
2006-WMC1 Asset Backed Pass-Through Certificates, Series 2006-WMC1 DMcDonough@flwlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7